

JUNE 2003

Insight

For
benefits
administrators

Revised forms available on EIP Web site

The Hartford (Hartford) and Standard Insurance Company (Standard) have just revised some important forms, and they are now available on the Employee Insurance Program's (EIP) Web site.

Hartford has revised the following forms to date:


- *Proof of Death* form;
- *Accidental Dismemberment or Loss of Sight Claim Form*;
- *Request for Life Conversion Coverage* (brochure and form);

The forms include a nice feature for Internet users—data may be entered online, in the spaces provided on the forms, then printed for signatures and mailing. Hartford will also be updating its *Personal Health Statement* and *Statement of Claim for Living Benefits/Acceleration of Death Benefits* in the near future.



Continued on page 2

Look to the for news you can use

Whenever you see a red information icon——at the end of an *Insight* article headline, that means you can pass along the article to your employees—just as it is written, without a lot of editing. This should save you time and help you identify information to share.

You can copy and paste the text and graphics into your own newsletters if you receive your *Insight* via e-mail. There's an article on how to copy/paste from Adobe Acrobat on Page 5 of the July 2002 issue. To access back issues of *Insight*, go to the EIP Web site at: www.eip.state.sc.us. Click on "Publications" on the left side of the home page, then select "Newsletters."

New Web site will offer more to visitors

The Employee Insurance Program (EIP) plans to launch a new Web site later this summer. Visitors to the new site will be able to locate the information they need more quickly and easily.

The new site will offer more customized information and resources to subscribers and benefits administrators. By clicking on a category (e.g., active employee, retiree, benefits administrator), visitors will be directed to publications, forms and information relevant to them. A listserv will be available for visitors to sign up to receive periodic news and other information via e-mail.

EIP will announce to benefits administrators when the new Web site is up and running, but anyone logging on to the site using the old address will be redirected automatically to the new site. Everyone is encouraged to visit the new site and offer comments and suggestions.



South Carolina
Budget and Control Board
Employee Insurance Program



P.O. Box 11661
Columbia, South Carolina 29211
803-734-0678 • 1-888-260-9430
www.eip.state.sc.us



Tips for traveling

Many people travel on vacation during the summer months. If you're one of them, here are a couple of tips to ensure you have access to your benefits while you're away from home.

- Always take your health identification card with you in case you need medical care in an emergency.
- Clip out and take the handy phone list, below, with you as well.

Employee Insurance Program		1-888-260-9430
BlueCross BlueShield of SC	State Health Plan	1-800-868-2520
Medi-Call	State Health Plan	1-800-925-9724
Medco Health Solutions, Inc.	State Health Plan prescription drugs	1-800-711-3450
CIGNA HealthCare	HMO/POS/prescription drugs	1-800-244-6224
Companion HealthCare	HMO/POS/prescription drugs	1-800-868-2528
MUSC Options	HMO (call Medco Health for prescription drugs)	1-800-821-3023
Harrington Benefit Services, Inc.	State Dental Plan/Dental Plus	1-800-848-2025

Make plans to attend Benefits at Work 2003

The registration form for Benefits at Work 2003 (BAW) was e-mailed just recently to benefits administrators. Those without current e-mail addresses on file will receive their registration forms via regular mail. Due to limited space this year, we can only accommodate essential employees, such as a benefits administrator and perhaps a representative from payroll or accounting. Please be mindful of this in deciding whom you will send to the conference.

The BAW conference location and schedule is at right. You'll want to register soon to ensure you get the date of your choice. If you have any questions, please contact Pamala Jackson at 803-734-0706 (toll-free at 1-888-260-9430) or via e-mail at pjackson@eip.state.sc.us. See you there!

The S.C. Budget and Control Board's Employee Insurance Program
presents

BAW

Benefits at Work 2003

Embassy Suites Hotel
200 Stoneridge Drive • Columbia, SC 29210
803-252-8700 • 1-800-EMBASSY (362-2779)

SCHEDULE

Local Subdivisions	Monday, Aug. 25
State Agencies	Tuesday, Aug. 26
Higher Education	Wednesday, Aug. 27
Public Schools	Thursday, Aug. 28

Forms on the Web Continued from page 1

Standard has revised its *Long Term Disability* (LTD) claim form packet. The 16-page packet includes:

- *Benefits Instructions* (Pages 1-2);
- *Employee's Statement* (Pages 3-6);
- *Authorization to Obtain Information* (Pages 7-8);
- *Authorization to Obtain Psychotherapy Notes* (Pages 9-10);
- *Attending Physician's Statement* (Pages 11-13);
- *Employer's Statement* (Pages 14-16).



All of these forms and many others are available on the EIP Web site at: www.eip.state.sc.us. Click on "Forms" on the left side of the home page. If you do not have Internet access, the forms are available through EIP Supply (Brad Smith) at 803-734-0607 (toll-free at 1-888-260-9430).

Coming soon ...

INSURANCE BENEFITS TRAINING

Benefits Administrator's Training Catalog
JULY 2003-JUNE 2004

S.C. BUDGET AND CONTROL BOARD
EMPLOYEE INSURANCE PROGRAM



New high blood pressure guidelinesⁱ



The National Heart, Lung and Blood Institute (NHLBI) has released new clinical practice guidelines for the prevention, detection and treatment of high blood pressure. The new guidelines reflect changes in blood pressure ranges and categories, including a new “prehypertension” level that covers about 22 percent of American adults (about 45 million people). Refer to the chart, “Classification of Blood Pressure,” below, for the new ranges.

Blood pressure is the force of blood against the walls of arteries. Blood pressure is recorded as two numbers—the *systolic* pressure, as the heart beats, over the *diastolic* pressure, as the heart relaxes between beats. The measurement is written one above or before the other, with the systolic number on top and the diastolic number on the bottom. For example, a blood pressure measurement of 120/80 mmHg (millimeters of mercury) is expressed verbally as “120 over 80.” Normal blood pressure is less than 120 mmHg systolic and less than 80 mmHg diastolic.

When blood pressure stays elevated over time, it is called *high blood*

pressure, or *hypertension*. It affects about 50 million Americans (about 25 percent of adults). High blood pressure is dangerous because it makes the heart work too hard and contributes to hardening of the arteries. It increases the risk of heart disease and stroke, which are the first and third leading causes of death among Americans. High blood pressure can also result in other conditions, such as congestive heart failure, kidney disease and blindness.

Much more has been learned about the risk of high blood pressure in recent years; the risk of Americans developing hypertension is much greater than previously thought. For instance, those at age 55, who do not have hypertension, still have a 90 percent risk of going on to develop the condition. Studies also show that the risk of death from heart disease and stroke begins to rise at blood pressures as low as 115 over 75, and the risk doubles for each 20 over 10 mmHg increase. Thus, the harm starts long before people seek treatment. The new hypertension category reflects this risk and should alert people to take preventive action earlier.

The new guidelines identify factors that often lead to inadequate blood pressure control, such as insufficient medication and emphasize that most patients will need more than one drug to control their hypertension. The guidelines also recommend Americans follow the Dietary Approaches to Stop Hypertension (DASH), a diet plan rich in vegetables, fruit and nonfat dairy products. Clinical studies have shown DASH reduces blood pressure significantly, often as much as with blood-pressure medication.

NHLBI has updated its online Web page, “Your Guide to Lowering High Blood Pressure,” dedicated to raising awareness about the dangers of high blood pressure. You may access it at www.nhlbi.nih.gov/hbp.

CLASSIFICATION OF BLOOD PRESSURE (BP)*			
Category	SBP mmHg		DBP mmHg
Normal	<120	and	<80
Prehypertension	120–139	or	80–89
Hypertension, Stage 1	140–159	or	90–99
Hypertension, Stage 2	≥160	or	≥100

Key: SBP = systolic blood pressure DBP = diastolic blood pressure

*If *systolic and diastolic blood pressures fall into different categories, the higher category should be used to classify blood pressure level. For example, 160/80 mmHg would be classified as Hypertension, Stage 2.*

PRINCIPLES OF LIFESTYLE MODIFICATION

- Maintain a healthy weight.
- Be physically active (at least 30 minutes on most days of the week).
- Follow a healthy eating plan (eat more fruit, vegetable and whole-grain products).
- Eat foods low in sodium (salt). Use herbs (examples: rosemary, dill), salt-free seasoning or a salt substitution to season foods.
- Drink alcohol in moderation.
- Decrease the amount of saturated fats in your diet.
- Take prescribed medications as directed.
- Eliminate the use of tobacco products.

Sources: National Institutes of Health (www.nih.gov) and NHLBI (www.nhlbi.nih.gov)

South Carolina Budget and Control Board
 Employee Insurance Program
 1201 Main Street, Suite 300
 PO Box 11661
 Columbia, SC 29211

Faces and places

There have been a few staff changes at the Employee Insurance Program (EIP) since we last reported to you in October. Since then, these folks have joined the team at EIP ...

Jennifer Baker	Audit	June 3, 2002
Chuck Wilson	Customer Service	November 2, 2002
Bob McArver	Customer Service	November 4, 2002
Tom Phillips	Operations	December 2, 2002
Michele Lewsky	Contracts	January 17, 2003

And these folks have retired/plan to retire ...

Frances Mitchiner	Administration	October 31, 2002
Phyllis Beighley	Operations	April 1, 2003
David Anderson	Administration	June 30, 2003



Jennifer Baker



Chuck Wilson



Bob McArver



Michele Lewsky



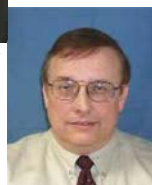
Phyllis Beighley



Tom Phillips



Frances Mitchiner



David Anderson

Insight

is produced monthly by
 the South Carolina
 Budget and Control Board
 Employee Insurance Program

South Carolina Budget
 and Control Board:

Mark Sanford, Chairman
 Governor

Grady L. Patterson, Jr.
 State Treasurer

Richard Eckstrom
 Comptroller General

Hugh K. Leatherman, Sr.
 Chairman, Senate Finance
 Committee

Robert W. Harrell, Jr.
 Chairman, House Ways
 & Means Committee

Frank Fusco
 Executive Director